

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on August 2, 2006, Machel Smith-Ragland and Morlin Ragland, wife and husband, executed a certain deed of trust to Lem Adams III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. which deed of trust is of record in the office of the Chancery Clerk of De Soto County, State of Mississippi in Book 2,536 at Page 64, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 2261, Section F, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 13, Pages 1-5, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; an

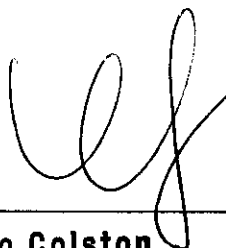
WHEREAS, Deutsche Bank National Trust Company as Trustee pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, Deutsche Bank National Trust Company as Trustee, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 110 day of January, 2007<sup>B</sup>

Deutsche Bank National Trust Company as  
Trustee by Barclays Capital Real Estate, Inc., DBA HomEq  
Servicing, its attorney in fact



By: \_\_\_\_\_

Title: Noriko Colston  
Assist. Secretary

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named \_\_\_\_\_, personally known to me to be the \_\_\_\_\_ of the within named Barclays Capital Real Estate, Inc., DBA HomEq Servicing, its attorney in fact for Deutsche Bank National Trust Company as Trustee, who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the

\_\_\_\_\_  
1910 Lakeland Drive, Suite B  
Jackson, MS 39216  
(601) 981-9299  
S&M# 07-1294

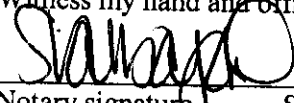
Index: Lot 2261, Sec. F, DeSoto Village S/ub., S-33, T-1-S, R-8-W, DeSoto Co., MS

## ALL PURPOSE NOTARY ACKNOWLEDGEMENT

State of California        }  
County of Sacramento    } ss.

On January 15, 2008, before me, S. Carbajal, personally appeared Noriko Colston, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

  
\_\_\_\_\_  
Notary signature       S. Carbajal

